<u>What is claimed is:</u>

1   1.   A method for creating a transaction request in an interactive
2   television environment, said method comprising:
3   receiving a first plurality of user-specific information at a remotable device
4   for interactive television;
5   storing said first plurality of user-specific information in a smart card;
6   receiving a first indication of user intention to enter into a first transaction;
7   evaluating the first indication of user intention to enter into a first
8   transaction to select a first plurality of specific instances of information from said first
9   plurality of user-specific information based upon relevance to the first transaction;
10   creating a first transaction request based upon the first indication of user
11   intention to enter into a transaction and the first specific instances of user-specific
12   information; and
13   sending the first transaction request.

1   2.   The method of claim 1, wherein
2   receiving said first plurality of user-specific information at a remotable
3   device for interactive television comprises receiving said first plurality of user-specific
4   information at a set top box for interactive television.

1   3.   The method of claim 1, wherein
2   storing said first plurality of user-specific information in a smart card
3   comprises storing said first plurality of user-specific information in a smart card
4   communicatively coupled with said remotable device for interactive television.

1   4.   The method of claim 1, wherein
2   said first plurality of user-specific information is stored in a smart card
3   interactively under control of a set top box.

1   5.   The method of claim 1, wherein said transaction comprises at least
2   one of:
3   accessing a web site;
4   accessing a source of programming;
5   making a purchase of goods or services;
6   making a sale of goods or services;

7	placing goods or services up for auction;
8	borrowing money;
9	lending money;
10	transferring funds;
11	uploading information from a smart card to a head end;
12	downloading information from a head end to a smart card;
13	uploading information from a smart card to a set top box;
14	downloading information from a set top box to a smart card; and
15	making a request for help.

1   6.   The method of claim 1, further comprising:

2   receiving a second plurality of user-specific information;

3   storing said second plurality of user-specific information;

4   receiving a second indication of user intention to enter into a second

5   transaction;

6   evaluating the second indication of user intention to enter into a second

7   transaction to select a second plurality of specific instances of information from said

8   second plurality of user-specific information based upon relevance to the second

9   transaction;

10   creating a second transaction request based upon the second indication of

11   user intention to enter into a transaction and the second specific instances of user-specific

12   information; and

13   sending the second transaction request.

1   7.   The method of claim 6, wherein

2   said second plurality of user-specific information is stored on a smart card

3   interactively under control of a set top box.

1   8.   The method of claim 1, wherein:

2   user-specific information includes as least one of:

3   content accessibility rights;

4   financial information; and

5   user personal information.

1   9.   The method of claim 8, wherein:

2   the content accessibility rights includes at least one of:

3   rights to view an advertisement,

4   rights to access a web site,

5   rights to access entertainment programming, and

6   rights to request a transaction.

1   10.   The method of claim 9, wherein:

2   content accessibility rights are determined based upon at least one of:

3   a user's age, and

4   a user's status within a group.

1   11.   The method of claim 8, further comprising:

2   determining from a user' content accessibility rights whether the user is

3   subject to restrictions on content; and

4   if the user is subject to restrictions on content, blocking the user from

5   altering that user's own content accessibility rights.

1   12.   The method of claim 8, wherein:

2   the financial information includes at least one of:

3   account identifying information;

4   information for obtaining funds from a financial institution for a purchase;

5   information for using alternative financial resources for a purchase; and

6   information for crediting funds received from a transaction.

1   13.   The method of claim 8, wherein:

2   the user personal information includes at least one of:

3   identification,

4   clothing size information,

5   apparatus size and type information,

6   user preferences,

7   delivery address, and

8   user personal information about a person of interest to the user.

1   14.   The method of claim 8, wherein:

2   evaluating the first indication of user intention to enter into a first

3   transaction to select a first plurality of specific instances of information from said first

4 plurality of user-specific information based upon relevance to the first transaction for the

5 goods or service comprises at least one of:

6   determining whether a user has appropriate content accessibility rights;

7   determining that the user has sufficient funds to request a purchase; and

8   determining that the user personal information of the user and information

9 about the goods or service do not conflict.

1   15. The method of claim 14, wherein:

2   determining that the user has sufficient funds includes at least one of

3   drawing on funds in a financial institution based upon the financial

4 information;

5   enabling a user to select an alternate source of payment; and

6   canceling a transaction if the user is unable to provide sufficient funds.

1   16. The method of claim 14, wherein:

2   determining that the user personal information does not conflict with the

3 subject of the advertisement includes at least one of:

4   checking available sizes of a product subject of the advertisement against

5 user sizes; and

6   checking available styles of the product against user preferences; and

7   checking purchase price against user preference for price limits.

1   17. The method of claim 1, further comprising:

2   receiving an advertisement for sale or lease of goods or services; and

3   presenting the advertisement for the sale or lease of the goods or services

4 to a user.

1   18. A method comprising:

2   receiving at a client an input indicating an emergency situation;

3   retrieving user personal information from a smart card communicatively

4 coupled with the client; and

5   sending an emergency distress signal including the user personal

6 information retrieved from the smart card.

1   19. The method of claim 18, further comprising:

2   retrieving user access rights from said smart card;

3   determining if the holder of the smart card is authorized to send the

4 emergency distress signal based on the user access rights; and

5   if the holder of the smart card is authorized to send an emergency distress

6 signal, sending the emergency distress signal including the user personal information

7 retrieved from the smart card.

1   20.   The method of claim 18, wherein:

2   the input is indicated by a user depressing a dedicated 911 button on a

3 remotable device.

1   21.   The method of claim 18, further comprising:

2   automatically identifying an emergency situation to form the input; and

3   transmitting the input to a client.

1   22.   The method of claim 21, wherein a transmitter implanted in a

2 user's body transmits the input to the client.

1   23.   The method of claim 18, wherein:

2   the user personal information includes at least one of:

3   user location information;

4   user health information;

5   user health insurance information; and

6   user contact information.

1   24.   A system, comprising:

2   a content broadcast source;

3   a head end;

4   a client; and

5   a remote access device;

6   wherein the content broadcast source provides information content to the

7 client via the head end;

8   wherein said remote access device is configured to accept a smart card; the

9 smart card having user modifiable information relevant to completing transactions stored

10 thereon.

1   25.   The system of claim 24, wherein:

2   the content broadcast source includes at least one of:

3   an internet site;

4   a network center; and

5   an interactive television network center.

1   26.   The system of claim 24, wherein:

2   the information content comprises:

3   advertising;

4   program content;

5   product or service information; and

6   public service information.

1   27.   The system of claim 24, wherein the client receives a purchase

2   request.

1   28.   The system of claim 24, wherein:

2   the client further comprises at least one of:

3   a set top box;

4   a television; and

5   a video player.

1   29.   An apparatus, comprising:

2   a processor;

3   a working memory;

4   a persistent storage;

5   a head end communications device;

6   a transceiver;

7   a bus, interconnecting the processor, the working memory, the persistent

8   storage, the head end communications device and the transceiver;

9   wherein the transceiver is operative to provide communications with a

10   remotable device; and

11   wherein the remotable device communicatively couples to a smart card

12   having user modifiable information relevant to completing transactions stored thereon.

1   30.   The apparatus of claim 29, further comprising:

2   a display monitor.

1   31.   The apparatus of claim 30, further comprising:

2   a user interface;

3   wherein the processor causes the display monitor and the user interface to

4 enable altering of the user modifiable information on the smart card.

1   32.   The apparatus of claim 29, further comprising a smart card reader.

1   33.   A set top apparatus, comprising:

2   means for communicating with a head end;

3   means for communicating with a remotable device;

4   means for controlling user modification of information stored on a smart

5 card coupled to the remotable device.

1   34.   A set top apparatus, comprising:

2   means for communicating with a head end;

3   means for communicating with a remotable device;

4   means for coupling with a smart card; and

5   means for controlling user modification of information stored on the smart

6 card.

1   35.   A remote control, comprising:

2   means for communicating with a set top box;

3   means for receiving information from a user;

4   means for receiving a smart card, said smart card having user modifiable

5 information storable thereon;

6   means for reading user modifiable information from the smart card; and

7   means for writing user modifiable information onto the smart card.

1   36.   A method, comprising:

2   receiving at a set top box a request to modify user-specific information

3 stored on a smart card;

4   providing an interface into which user-specific information may be

5   entered;

6   receiving an input of modifications to user-specific information; and

7   updating user-specific information on the smart card in accordance with

8   the input.

1   37.   The method of claim 36, further comprising:

2   storing a copy of the user-specific information in said set top box.

1   38.   The method of claim 37, further comprising:

2   receiving a request for a copy of user-specific information stored at the set

3   top box;

4   verifying that the request is authorized to receive a copy of the user-

5   specific information; and

6   if the request is authorized, providing a copy of the user-specific

7   information to a smart card associated with a maker of the request.

1   39.   The method of claim 36, further comprising:

2   storing a copy of the user-specific information in a head end associated

3   with the set top box.

1   40.   The method of claim 39, further comprising:

2   receiving a request for a copy of user-specific information stored at the

3   head end;

4   verifying that the request is authorized to receive a copy of the user-

5   specific information; and

6   if the request is authorized, providing a copy of the user-specific

7   information to a smart card associated with a maker of the request.

1   41.   A computer program product for creating a transaction request in

2   an interactive television environment, said computer program product comprising:

3   code that receives a first plurality of user-specific information at a

4   remotable device for interactive television;

5   code that stores said first plurality of user-specific information in a smart

6   card;

7   code that receives a first indication of user intention to enter into a first

8 transaction;

9   code that evaluates the first indication of user intention to enter into a first

10 transaction to select a first plurality of specific instances of information from said first

11 plurality of user-specific information based upon relevance to the first transaction;

12   code that creates a first transaction request based upon the first indication

13 of user intention to enter into a transaction and the first specific instances of user-specific

14 information;

15   code that sends the first transaction request; and

16   a computer readable storage medium for holding the codes.

1   42. The computer program product of claim 41, wherein

2   the code that receives said first plurality of user-specific information at a

3 remotable device for interactive television comprises code that receives said first plurality

4 of user-specific information at a set top box for interactive television.

1   43. The computer program product of claim 41, wherein

2   the code that stores said first plurality of user-specific information in a

3 smart card comprises:

4   code that stores said first plurality of user-specific information in a smart

5 card communicatively coupled with said remotable device for interactive television.

1   44. The computer program product of claim 41, wherein:

2   said first plurality of user-specific information is stored on a smart card

3 interactively under control of a set top box.

1   45. The computer program product of claim 41, wherein:

2   said transaction comprises at least one of:

3   accessing a web site;

4   accessing a source of programming;

5   making a purchase of goods or services;

6   making a sale of goods or services;

7   placing goods or services up for auction;

8   borrowing money;

9   lending money;

10   uploading information from a smart card to a head end;

11   downloading information from a head end to a smart card;

12   uploading information from a smart card to a set top box;

13   downloading information from a set top box to a smart card; and

14   making a request for help.

1   46.   The computer program product of claim 41, further comprising:

2   code that receives a second plurality of user-specific information;

3   code that stores said second plurality of user-specific information;

4   code that receives a second indication of user intention to enter into a

5 second transaction;

6   code that evaluates the second indication of user intention to enter into a

7 second transaction to select a second plurality of specific instances of information from

8 said second plurality of user-specific information based upon relevance to the second

9 transaction;

10   code that creates a second transaction request based upon the second

11 indication of user intention to enter into a transaction and the second specific instances of

12 user-specific information; and

13   code that sends the second transaction request.

1   47.   The computer program product of claim 46, wherein:

2   said second plurality of user-specific information is stored on a smart card

3 interactively under control of a set top box.

1   48.   The computer program product of claim 41, wherein:

2   user-specific information includes as least one of:

3   content accessibility rights;

4   financial information; and

5   user personal information.

1   49.   The computer program product of claim 48, wherein:

2   the content accessibility rights includes at least one of:

3   rights to view an advertisement,

4   rights to access a web site,

5   rights to access entertainment programming, and

6   rights to request a transaction.

1   50.   The computer program product of claim 49, wherein:

2   content accessibility rights are determined based upon at least one of:

3   a user's age, and

4   a user's status within a group.

1   51.   The computer program product of claim 48, further comprising:

2   code that determines from a user' content accessibility rights whether the

3   user is subject to restrictions on content; and

4   if the user is subject to restrictions on content, blocks the user from

5   altering that user's own content accessibility rights.

1   52.   The computer program product of claim 48, wherein:

2   the financial information includes at least one of:

3   account identifying information;

4   information for obtaining funds from a financial institution for a purchase;

5   information for using alternative financial resources for a purchase; and

6   information for crediting funds received from a transaction.

1   53.   The computer program product of claim 48, wherein:

2   the user personal information includes at least one of:

3   identification,

4   clothing size information,

5   apparatus size and type information,

6   user preferences,

7   delivery address, and

8   user personal information about a person of interest to the user.

1   54.   The computer program product of claim 48, wherein:

2   the code that evaluates the first indication of user intention to enter into a

3   first transaction to select a first plurality of specific instances of information from said

4   first plurality of user-specific information based upon relevance to the first transaction for

5   the goods or service comprises at least one of:

6   code that determines whether a user has appropriate content accessibility

7   rights;

8   code that determines that the user has sufficient funds to request a

9   purchase; and

10   code that determines that the user personal information of the user and

11   information about the goods or service do not conflict.

1   55.   The computer program product of claim 44, wherein:

2   the code that determines that the user has sufficient funds includes at least

3   one of

4   code that draws on funds in a financial institution based upon the financial

5   information;

6   code that enables a user to select an alternate source of payment; and

7   code that cancels a transaction if the user is unable to provide sufficient

8   funds.

1   56.   The computer program product of claim 44, wherein:

2   the code that determines that the user personal information does not

3   conflict with the subject of the advertisement includes at least one of:

4   code that checks available sizes of a product subject of the advertisement

5   against user sizes;

6   code that checks available styles of the product against user preferences;

7   and

8   code that checks purchase price against user preference for price limits.

1   57.   The computer program product of claim 41, further comprising:

2   code that receives an advertisement for sale or lease of goods or services;

3   and

4   code that presents the advertisement for the sale or lease of the goods or

5   services to a user.

1   58.   A computer program product comprising:

2   code that receives at a client an input indicating an emergency situation;

3   code that retrieves user personal information from a smart card

4   communicatively coupled with the client;

5   code that sends an emergency distress signal including the user personal

6   information retrieved from the smart card; and

7   a computer readable storage medium for holding the codes.

1   59.   The computer program product of claim 58, further comprising:

2   code that retrieves user access rights from said smart card;

3   code that determines if the holder of the smart card is authorized to send

4   the emergency distress signal based on the user access rights; and

5   if the holder of the smart card is authorized to send an emergency distress

6   signal, sends the emergency distress signal including the user personal information

7   retrieved from the smart card.

1   60.   The computer program product of claim 58, wherein:

2   the input is indicated by a user depressing a dedicated 911 button on a

3   remotable client terminal.

1   61.   The computer program product of claim 58, further comprising:

2   code that automatically identifies an emergency situation to form the input;

3   and

4   code that transmits the input to a client terminal.

1   62.   The computer program product of claim 61, wherein:

2   a transmitter is implanted in a user's body, wherein the transmitter

3   transmits the input to the client terminal under control of the code that transmits the input.

1   63.   The computer program product of claim 58, wherein:

2   the user personal information includes at least one of:

3   user location information;

4   user health information;

5   user health insurance information; and

6   user contact information.

1   64.   A computer program product, comprising:

2   code that receives at a set top box a request to modify user-specific

3   information stored on a smart card;

4   code that provides an interface into which user-specific information may

5   be entered;

6   code that receives an input of modifications to user-specific information;

7   code that updates user-specific information on the smart card in

8   accordance with the input; and

9   a computer readable storage medium for holding the codes.

1   65.   The computer program product of claim 64, further comprising:

2   code that stores a copy of the user-specific information in said set top box.

1   66.   The method of claim 65, further comprising:

2   code that receives a request for a copy of user-specific information stored

3   at the set top box;

4   code that verifies that the request is authorized to receive a copy of the

5   user-specific information; and

6   if the request is authorized, provides a copy of the user-specific

7   information to a smart card associated with a maker of the request.

1   67.   The computer program product of claim 64, further comprising:

2   code that stores a copy of the user-specific information in a head end

3   associated with the set top box.

1   68.   The computer program product of claim 67, further comprising:

2   code that receives a request for a copy of user-specific information stored

3   at the head end;

4   code that verifies that the request is authorized to receive a copy of the

5   user-specific information; and

6   if the request is authorized, provides a copy of the user-specific

7   information to a smart card associated with a maker of the request.

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